

Information to identify the case:

Debtor 1 **Allison M. Lucas**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7326**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-10975-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allison M. Lucas

7/24/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Allison M. Lucas
Debtor

Case No. 18-10975-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db +Allison M. Lucas, 2191 Roberts Road, Erie, PA 16510-2379
cr +Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street,
Erie, PA 16510-2663
14918950 +***+ACI, 37 RUST LN, BOERNE TX 78006-8288
(address filed with court: ACI, 35A Rust Lane, Boerne, TX 78006-8202)
14918952 +Bradley Lucas, 2225 Harrison Street, Erie, PA 16510-1505
14918954 +Domestic Relations, 140 W. 6th Street, Erie, PA 16501-1032
14918955 +Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
14918958 #FNB Consumer Discount, 2501 W. 12th Street, Erie, PA 16505-4527
14918956 +Family Dental Care, 4206 East Lake Road, Erie, PA 16511-1357
14918957 +Fedloan servicing, P O Box 60610, Harrisburg, PA 17106-0610
14918959 Home Depot Credit Services, P O 9001010, Louisville, KY 40290-1010
15027827 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14918960 +OB/GYN Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423
14918962 +Pacific Union Finance, 1603 LBJ Freeway Suite 500, Dallas, TX 75234-6071
14942744 +Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
14918964 Penelec, P O Box 3687, Akron, OH 44309-3687
14944431 +Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1 Suite 1-511,
Holmdel, NJ 07733-1976
14918965 +Penn State University, Office of the Bursar, 103 Shields Bldg,
University Park, PA 16802-1276
14918966 #+Regency Finance Company, 2501 W. 12th Street, Erie, PA 16505-4527
14918967 +Spectrum, 1600 Dublin Road, Columbus, OH 43215-2098
14918968 +Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
14951206 +Tendto Credit Union,, f/k/a Erie Community Credit Union,
c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663
14918969 +Turnpike, P O BOX 1153, Milwaukee, WI 53201-1153
15006119 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
14918970 +Waste Management, 1001 Fannin Street, Houston, TX 77002-6717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmalaragno@iq7technology.com Jul 25 2019 03:26:51 John C. Malaragno, Trustee,
502 West 7th Street., Erie, PA 16502-1333
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:28 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
14918951 +EDI: CINGMIDLAND.COM Jul 25 2019 07:03:00 AT&T, P O BOX 6416,
Carol Stream, IL 60197-6416
14955069 +EDI: CINGMIDLAND.COM Jul 25 2019 07:03:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14918953 EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One, P O BOX 71083,
Charlotte, NC 28272-1083
14957865 EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
14931880 EDI: AGFINANCE.COM Jul 25 2019 07:03:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
14918961 EDI: AGFINANCE.COM Jul 25 2019 07:03:00 One Main Financial, P O BOX 742536,
Cincinnati, OH 45274-2536
14918963 +E-mail/Text: recovery@paypal.com Jul 25 2019 03:24:56 PayPal, 2211 North First Street,
San Jose, CA 95131-2021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr Pacific Union Financial, LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jul 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmllawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
pabk@logs.com
Nicholas R. Pagliari on behalf of Creditor Tendto Credit Union, f/k/a Erie Community Credit
Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Tina M. Fryling on behalf of Debtor Allison M. Lucas tinafryling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 7